

RupeeValcore

Finance Made Simple. Life Made Smarter.

STUDENT FINANCIAL LITERACY PROGRAMME College Partnership Proposal — 2026

Annual Programme · One-Time 3-Hour Campus Workshop · NISM XII Certified

Prepared for:	College Principal / Dean of Students / Student Development Cell
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CONFIDENTIAL — For Institutional Review Only

NISM Certified Trainer SEBI-established institute	SEBI-Compliant 100% Education-Only	IRDAI-Safe No Product Sales	Activity-Based Zero Lecture Format	Minimal Administrative Effort Minimal Additional Faculty Workload
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EXECUTIVE SUMMARY

India's college students graduate with degrees — but almost none graduate with the financial skills to manage their first salary, avoid a UPI scam, or build a savings plan. University-level financial literacy remains nearly non-existent across Indian campuses.

The RupeeValcore Student Financial Literacy Programme offers two engagement models: a certified Annual Programme (monthly 60-minute sessions, 9–10 months) for deep, sustained skill-building, and a standalone One-Time 3-Hour Campus Financial Wellness Workshop for institutions that want immediate, high-impact delivery with no long-term commitment. Both are 100% activity-based, SEBI-compliant, and require minimal preparation from faculty. We do not sell financial products. We do not earn commissions.

“India's students know trigonometry but not tax. They can derive equations but cannot read a pay slip. RupeeValcore exists to close this gap — one campus at a time.”

— C. Manikandan, Lead Trainer & Programme Head, RupeeValcore

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FINANCIAL CAPABILITY GAP ON CAMPUS

College students are months away from receiving their first salary — yet the vast majority have never been taught how to budget, manage EMIs, avoid common financial scams, or even understand the difference between CTC and take-home pay. This is not a personal failure. It is a systemic gap that institutions have the power to address.

The Challenge	Our Programme Response	Outcome for Participants
Students receive first salary without ever being taught budgeting basics	Foundation module: salary structure, 50/30/20 budgeting, expense tracking — live activity	Student builds first monthly budget on the day of receiving their first paycheck
UPI fraud increasingly targets young, digitally-active users — college students are a high-risk group	Digital safety: UPI scam awareness, phishing recognition, OTP discipline — case studies	Student confidently identifies and avoids digital financial fraud
Credit cards and EMIs targeted aggressively at new graduates	Credit & debt: EMI calculation, credit score basics, debt traps — interactive exercise	Graduate understands cost of credit and avoids predatory lending cycles
Investment FOMO draws students toward high-risk trading without any foundation	Investment awareness (SEBI-safe): mutual funds, SIPs, risk profiles — no product pitch	Student understands investment basics within SEBI compliance — no product bias

The Challenge	Our Programme Response	Outcome for Participants
No income tax awareness among final-year students about to file ITR	Tax awareness: income tax slabs, Form 16, ITR basics — relatable examples	Student files first ITR confidently — a practical life skill at the right time

03 PROGRAMME STRUCTURE

One-Time 3-Hour Campus Financial Wellness Workshop

“3 Hours. Real Skills. No Sales Pitch.” A standalone, in-campus 3-hour intensive — ideal as a Department Induction event, NSS/NCC special session, Placement Preparation module, or Orientation Week highlight. Delivered by a NISM XII Certified Trainer. SEBI-compliant. Minimal faculty preparation required.

Time Block	Segment	What Happens
0-15 min	Welcome & Financial Health Check	Anonymous self-assessment across 5 financial areas. Trainer calibrates session focus.
15-60 min	Hour 1: Money Fundamentals	Needs vs wants · 50/30/20 budgeting live activity · Banking & UPI safety · Digital fraud case study
60-120 min	Hour 2: Practical Finance	Credit scores & why they matter · EMI true-cost calculator · Income tax basics · SIPs & mutual funds (SEBI-safe)
120-170 min	Hour 3: Your Financial Roadmap	Salary anatomy (CTC vs take-home) · Goal-based planning · Emergency fund · Each student builds a 1-page personal financial action plan
170-180 min	Q&A + Commitments	Each student commits to one financial action within 7 days. RupeeValcore Participation Certificates distributed.

Annual Programme — Three Curriculum Levels

One 60-minute session per cohort per month, embedded in your existing college calendar — department orientation slots, NSS/NCC periods, student club hours, or dedicated life-skills time. No extra faculty required. No academic disruption.

Level	Target Audience	Core Topics Covered	Cadence
FOUNDATIO N Financial Basics	1st & 2nd Year Undergraduate	Needs vs wants · Budgeting basics · Saving habits · Banking & accounts · Digital payments · UPI safety · Avoiding scams · Financial goal-setting	60 min / month

Level	Target Audience	Core Topics Covered	Cadence
INTERMEDIATE Practical Finance	3rd Year UG / 1st Year PG	50/30/20 budgeting · Credit & debt awareness · EMI calculations · Income tax basics · Investment fundamentals (SEBI-safe) · SIPs & mutual funds · Insurance awareness	60 min / month
ADVANCED Career-Ready Finance	Final Year UG, PG & Placement Cohorts	Salary structure (CTC vs take-home) · Form 16 & ITR filing · Credit cards — risks & rewards · Portfolio basics · Post-job financial planning	60 min / month

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PRICING — ALL FORMATS

All fees are exclusive of GST. GST applicable as per prevailing rates. Colleges may enrol one, two, or all three levels. Institutions may choose 9 or 10 sessions per year to align with their academic calendar.

One-Time Campus Workshop Pricing

Batch Option	Students Covered	Fee (+ GST)	Per-Student Cost
1 Batch — Single session	Up to 40 students	₹12,000 – ₹16,000 + GST	₹300 – ₹400 per student
2 Batches — Same day	Up to 80 students	₹22,000 – ₹28,000 + GST	₹275 – ₹350 per student
3 Batches — Same day	Up to 120 students	₹30,000 – ₹40,000 + GST	₹250 – ₹333 per student
Department / Full College	120+ students	Custom quote + GST	Volume discount applied

Annual Programme Pricing

Programme Level	Fee / Session (+ GST)	9 Sessions / Year	10 Sessions / Year
Foundation Level (1st & 2nd Yr UG)	₹3,000 – ₹4,500 + GST	₹27,000 – ₹40,500 + GST	₹30,000 – ₹45,000 + GST
Intermediate Level (3rd Yr / 1st PG)	₹4,500 – ₹5,500 + GST	₹40,500 – ₹49,500 + GST	₹45,000 – ₹55,000 + GST
Advanced Level (Final Year / PG)	₹5,500 – ₹7,000 + GST	₹49,500 – ₹63,000 + GST	₹55,000 – ₹70,000 + GST
ALL 3 LEVELS (Full Institution)	₹13,000 – ₹17,000 + GST / month	₹1,17,000 – ₹1,53,000 + GST	₹1,30,000 – ₹1,70,000 + GST

Workshop-to-Annual Upgrade: Institutions that move to the Annual Programme within 30 days of the One-Time Workshop receive a 50% credit of the Workshop fee toward Month 1 of the Annual Programme.

Option	Payment Schedule	Benefit
Option A	Single payment at programme start (June 2026)	5% discount on total fee
Option B	50% in June 2026 + 50% in November 2026	Convenient split — no discount
Option C	9 or 10 equal monthly payments across the year	Zero upfront commitment

Special rates available for government and aided colleges.

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CREDENTIALS, COMPLIANCE & LIVE PROOF

C. Manikandan holds the **NISM Series XII — Securities Markets Foundation Certification**, issued by the National Institute of Securities Markets (NISM), the institute established by SEBI for capital market education. Physical certificate available for verification at every campus visit.

NISM Series XII Securities Markets Foundation — SEBI-established institute	SEBI-Compliant Education-only — no investment advice	IRDAI-Safe No insurance product promotion	NEP 2020 Aligned Life-skills education	Zero Commissions No product sales. No referral fees. Ever.
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Current Institutional Engagement

RupeeValcore's current active MOU is with a school partner. This demonstrates delivery capability, institutional trust, and consistent programme execution — while higher-education partnerships are actively being expanded.

Partner Institution	Chettinad Sarvalokaa International School, Chennai (school partner)
Programme Type	Financial Literacy Club — Monthly sessions, 3 age groups
Duration	June 2026 – March 2027 (9 academic months, 36 total sessions)
MOU Status	SIGNED & ACTIVE — Hard copy available for verification on request
Policy Basis	NEP 2020 Ch.4.26 · CBSE Financial Literacy Framework

Programme Design Targets — Tracked & Reported Monthly

The figures below are programme design targets, to be measured via pre/post assessment as sessions progress — not yet-realised results.

Student Outcomes	Institutional Benefits
Target: measurable improvement in financial knowledge, tracked via pre/post assessment	Supports institutional student-support and progression documentation for accreditation purposes
Target: one measurable money habit adopted per student per cycle	Differentiating life-skills programme for admissions and outreach materials
Real scam awareness and UPI safety confidence	Monthly progress reports to college management board
Tax and salary clarity before first job	Education-only content with no product sales or financial advice.

Student Outcomes	Institutional Benefits
RupeeValcore Participation Certificate — portfolio-ready	Alumni engagement and social responsibility positioning

06**NEXT STEPS — ONBOARDING TIMELINE****01****Schedule Meeting — Week 1**

Call or WhatsApp to book a 30-minute in-college meeting. We come to you.

02**Free Demo Session — Week 1-2**

Complimentary 60-minute demo with your students. No charges. Let quality speak for itself.

03**Internal Review — Week 2**

Share with Dean, IQAC, or Student Council. Formal proposal letter on letterhead on request.

04**Customise — Week 2-3**

Finalise year groups, session schedule, and payment option. Your timetable, your terms.

05**Sign MOU & Begin — Week 3+**

MOU signed. First session within 2 weeks. Students, faculty, and management briefed.

For further discussion, please contact:

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